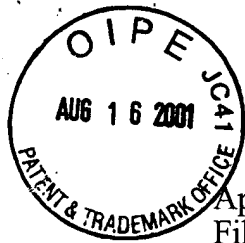


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EL792822959



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No.09/751,437
Filing Date December 29, 2000
Inventor..... Saliba et al.
Group Art Unit
Examiner
Attorney's Docket No.MS1-423USC1
Title: System and Method Facilitating Personal Electronic Financial Transactions

PRELIMINARY AMENDMENT

To: Commissioner of Patents and Trademarks,
Washington, D.C. 20231

From: Allan T. Sponseller (Tel. 509-324-9256; Fax 509-323-8979)
Lee & Hayes, PLLC
421 W. Riverside Ave., Suite 500
Spokane, WA 99201

In the Claims:

Claims 1, 23, 27, 46, 47, 48, 53, and 55 are amended.

Claims 1-30, 33-49, 52-53, and 55 are pending.

Please cancel [✓]claims 31, 32, 50, 51, and 54 without prejudice.

Pursuant to 37 CFR 1.121(c)(1), please replace the current versions of
claims 1, 23, 27, 46, 47, 48, 53, and 55 with the following clean copies of claims
1, 23, 27, 46, 47, 48, 53, and 55.

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